Certificate Number: 03088-NJ-DE-033067861

Bankruptcy Case Number: 14-28749



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 6</u>, <u>2019</u>, at <u>12:58</u> o'clock <u>PM CDT</u>, <u>Walter G Kierce</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: July 6, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor